Case 19-23116-JAD Doc 73 Filed 08/25/23 Entered 08/26/23 00:26:59 Desc Imaged Certificate of Notice Page 1 of 5

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA DEFAULT O/E JAD

IN RE: Bradley Kriley, Tanya A. Kriley,	)	Bankruptcy No. 19-23116-JAD	
Debtors.	)	Chapter 13	
Bradley Kriley,	)	•	
Tanya A. Kriley,	)		FILED 8/23/23 2:36 pm
Movants,	)	Document No. 67	CLERK U.S. BANKRUPTCY
V.	)	Related to Document No.	COURT - WDPA
No Respondent,	)		
	)		
Respondent.	)		

#### ORDER APPROVING POST PETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Motion of the Debtor for Post-Petition Financing [Dkt. No. 68] ("Motion") filed by Debtor on July 31, 2023. A Certificate of No Objection ("CNO") was filed on August 18, 2023. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED** that:

- 1. The Motion [Dkt. No. 68] is GRANTED as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a vehicle on the following terms:
  - (a) the total amount of financing shall not exceed \$30,000.00; and
  - (b) the monthly payments under the financing agreement shall not exceed \$600.00
- 2. To the extent that Debtor secured financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan.** Withing **30 DAYS** of securing such financing, Debtor shall file:
  - (a) an amended Chapter 13 Plan; and

Case 19-23116-JAD Doc 73 Filed 08/25/23 Entered 08/26/23 00:26:59 Desc Imaged Certificate of Notice Page 2 of 5

(b) a report of financing (INCLUDING DETAILS OF AUTOMOBILE

TRADE-IN OR SALE, IF APPLICABLE)

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall

make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of

financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover

the installments due on the loan. The supplemental payments shall be in addition to the regular

plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF

AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the chapter 13 trustee is authorized

to cease making payments (n/a). Pending confirmation of any amended plan providing for

the new post-petition loan payments, the trustee is authorized to make monthly adequate

protection payments to the post petition automobile lender for the contract amount so long as

sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the post-petition loan within an amended chapter

13 plan, the underlying terms of the loan shall not be modified absent the consent of the post

petition automobile lender.

6. Debtor shall serve copies of this Order on all creditors eligible to receive

distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Amy L. Zema, Esquire

Dated: August 23, 2023

UNITED STATES BANKRUPTCY JUDGE

Jeffery A. Deller

## Case 19-23116-JAD Doc 73 Filed 08/25/23 Entered 08/26/23 00:26:59 Desc Imaged Certificate of Notice Page 3 of 5

Case Administrator to Mail to: Debtor(s) Counsel for Debtor(s) Ronda J. Winnecour, Esq. Office of the U.S. Trustee

### Case 19-23116-JAD Doc 73 Filed 08/25/23 Entered 08/26/23 00:26:59 Desc Imaged Certificate of Notice Page 4 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-23116-JAD

Bradley Kriley Chapter 13

Tanya A. Kriley Debtors

#### **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Aug 23, 2023 Form ID: pdf900 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2023:

Recipi ID Recipient Name and Address

db/jdb + Bradley Kriley, Tanya A. Kriley, 549 North Elm Street, Butler, PA 16001-4410

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2023 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2023 at the address(es) listed below:

Name Email Address

Amy L. Zema

on behalf of Debtor Bradley Kriley amy@zemalawoffice.com

Amy L. Zema

on behalf of Joint Debtor Tanya A. Kriley amy@zemalawoffice.com

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

Doc 73 Filed 08/25/23 Entered 08/26/23 00:26:59 Certificate of Notice Page 5 of 5 Desc Imaged Case 19-23116-JAD

District/off: 0315-2 User: auto Page 2 of 2 Date Rcvd: Aug 23, 2023 Form ID: pdf900 Total Noticed: 1

on behalf of Creditor Peoples Gas Company LLC  $\,$  f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 7